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Revolutionizing home inspections

Infrared scanner sees what eyes can't

By Arnold Lindsey
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Bill Ridgway thought the termites were gone and the leaking roof was fixed.

But an infrared scanning device and acoustic sensors showed problems still existed at the 76-year-old Capitol Street building in Jackson that houses Ridgway Management Inc.

The device, which Peng Lee began developing when he was researcher for the University of Mississippi National Center for Physical Acoustics, allows inspectors to stare through most walls and floors, much like an X-ray. The equipment can spot termites, view electrical wiring, and detect moisture and other pests.

"Technologically, I'm quite impressed because they've shown moisture in a wall that roofers said they've fixed three times," said Ridgway, secretary and treasurer of the company.

Despite the roofers' best efforts, the infrared scanner found the moisture because it can pick up things human eyes can not see.

"It allows us to see what we heretofore have not been able to see," Ridgway said.

The patented technology is used by Oxford-based HomeSafe Inspection Inc. Lee began working on the device while at Ole Miss and finished it after becoming co-owner of HomeSafe Inspection.

"My goal is to see the homeowner get the best service," said Lee.

Lee estimates as much as \$700,000 was spent by the school to develop the technology. In exchange, Ole Miss will receive royalty payments from a portion of the proceeds home inspectors earn on the device. The school also holds the patent.

HomeSafe Inspection charges field inspectors a one-time \$20,000 licensing fee for the device and a 10 percent royalty fee on each home inspection performed. The portion of the royalty that is returned to Ole Miss is used for research in other areas, a spokesman said.



Pam Pybas and Peng Lee of HomeSafe Inspection service of Oxford use an infrared sensor to screen problems such as moisture behind walls Monday afternoon in Judy Johnson's home in the Bethaven district of Jackson.

HOW IT WORKS

The technology works in part by reading the temperature differences inside a wall and allowing inspectors to view distinctive patterns left by termites. Insertion of an acoustic probe into areas where termite habits have been found gives an audio confirmation of their presence.

Originally the device was created to detect termites, but it now goes beyond that. "In fact, we can find rats, mice, termites. We can find a lot of things," said Kevin Seddon, president of HomeSafe Inspection. "We'll see structural concerns, moisture problems."

Ron Brown, owner of Mr. Brown's Pest Services Inc. in Jackson, watched as the device was used at Ridgway Management's building. He said the device has potential.

"This device, under the right conditions, can help show where they are," said Brown, secretary-treasurer of the Mississippi Pest Control Association. "It adds another level of checking. I think overall it's something that will be of use to homeowners—consumers."

Ridgeland home inspector Pam Pybas, the only person trained and licensed to use the device in this region, will start making it part of her regular inspections this week.

It costs an extra \$300 to

examine a 2,000-square-foot house with the device. The price increases as the size of the structure gets larger.

It takes a little more than two hours to physically inspect a 2,000-square-foot structure, and an additional 30 minutes to electronically peer through the ceilings, floors and walls, she said.

"I'm booked this week already. The word is out," Pybas said. "Why would you not want this?"



Peng Lee of HomeSafe Inspection uses a special sensor to listen for termites at the Judy Johnson home.

So far, nine other inspectors have been licensed or plan to be licensed by HomeSafe in Mississippi and surrounding states, Seddon said. He said licensees will have protected areas.

First American becomes Liberty

Merger of New Orleans, Jackson banks complete

By Nell Luter Floyd
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Call the phone number for First American Bank, the state's only minority-owned bank, and you'll find it's now answered, "Liberty Bank."

"We are now officially Liberty Bank," said Mary Ann Franklin, president and chief executive officer of First American Bank. "We're now calling it Liberty Bank, First American Branch."

New Orleans-based Liberty Bank & Trust Co., one of the 10 largest African-American-owned commercial banks in America,



mailed First American Bank shareholders on Monday a letter from Alden J. McDonald, president and chief executive officer of Liberty Bank, to let them know the merger is official and that they can now surrender their stock certificates. Each shareholder will receive \$3.30 per share of stock.

"It's official but the regulators still have to send us a certificate of merger," McDonald said. He expects to receive the certificate of merger this week.

The merger gives consumers access to larger loans than those available from 10.

See LIBERTY, 2C

Amtrak reform plan travels to Congress

The Associated Press

WASHINGTON — The Bush administration says ending Amtrak's monopoly on intercity passenger rail service would result in reliable trains running short distances between cities relieving congestion on highways and at airports.

But such a transformation will require a "leap of faith" that it will work, according to senior Transportation Department officials who briefed reporters about a plan to restructure Amtrak.

Details of the Amtrak plan, 2C

The proposed legislation was sent to Congress on Monday, a year and a half after the Bush administration's restructuring plan was first floated.

It carries no price tag, has no details about what money-losing lines would be eliminated and what new corridors would be produced.

See AMTRAK

Telemarketing industry sues FCC over do-not-call list

Trade group asks court to block regulations added by federal agency

The Associated Press

WASHINGTON — Telemarketers expanded their legal challenge to the government's do-not-call list, suing a second federal agency over the call-blocking service for consumers that the industry says

will devastate business and cost up to two million jobs.

The free government registry for blocking telephone sales pitches has grown to more than 28 million numbers since it was opened June 27, according to the Federal Trade Commission, which operates the service. The FTC has predicted registration to grow to 60 million numbers by next summer.

The American Teleservices

Association, an industry group that sued the FTC in January to stop the list, asked the 10th U.S. Circuit Court of Appeals in Denver on Friday to reject new regulations set by the Federal Communications Commission. The FCC added its authority to the list to close regulatory loopholes and block calls from certain industries, including airlines, banks and telephone companies.

"This truly is a case of regulatory overkill," said Tim Searcy, ATA executive director. "The FCC ignored its obligations under the federal law and the Constitution to carefully balance the privacy interests of consumers with the First Amendment rights of legitimate telemarketers."

People who sign up this summer should see a decrease in telemarketing.

See NO-CALL, 2C